


4/19/12 12:16:30
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DE SOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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| Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 11-004288 | Return to:  Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXX9445 |
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| GRANTOR | GRANTEE |
|---|--|
| J. Gary Massey Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601) 981-9299 | Federal National Mortgage Association 14523 SW Millikan Way Suite 200 Beaverton, Oregon 97005 866-570-5277 |

SUBSTITUTED TRUSTEES DEED

INDEX: Lot 45 of Section "A" Highland Grove Subdivision, Section 6, Township 2 South, Range 7
West, DeSoto Co., MS **PB 93 PG 6-8**

WHEREAS, on June 15, 2006, Carlos Smith and Vickey Smith, executed a Deed of Trust to Christopher D. Davies, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, which Deed of Trust is filed for record in Book 2,499 at Page 374 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated February 8, 2012 and recorded in Book 3402 at Page 458 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Federal National Mortgage Association substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated February 23, 2012, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3407 at Page 40 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Federal National Mortgage Association to

foreclose under the terms of said Deed of Trust, I did on April 12, 2012, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 45 of Section "A" Highland Grove Subdivision located in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 93, Pages 6-8, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

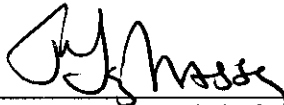
More commonly known as: 5790 Landau Drive, Southaven, MS 38672.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO TIMES-TRIBUNE, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on March 22, 29 and April 5, 2012, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front Door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Federal National Mortgage Association bid for said property in the amount of \$155,995.39, which being the highest and best bid, the same was then and there struck off to Federal National Mortgage Association, and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Federal National Mortgage Association the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on April 12, 2012.

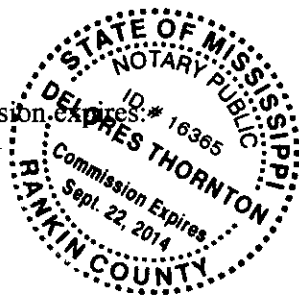


J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Twelfth day of April, 2012, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

My commission expires:




Notary Public

Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS
COUNTY OF DESOTO }

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

March 22, 2012, March 29, 2012, April 05, 2012

That said newspaper was regularly issued and circulated on those dates.

SIGNED:



Clerk

Subscribed to and sworn to me this 5th day of April 2012.


JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 15, 2006, Carlos Smith and Vickey Smith executed a certain deed of trust to Christopher D. Davies, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,499 at Page 374; and WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated February 8, 2012 and recorded in Book 3402 at Page 458 of the aforesaid Chancery Clerk's office; and WHEREAS, Federal National Mortgage Association has heretofore substituted J. Gary Massey as Trustee by instrument dated February 23, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3407 at Page 40; and WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on April 12, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 45 of Section "A" Highland Grove Subdivision located in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 93, Pages 6-8, in the Office of the Chancery Clerk of DeSoto County, Mississippi. More commonly known as: 5790 Landau Drive, Southaven, MS 38672.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 19th day of March, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.

1910 Lakeland Drive

Suite B

Jackson, MS 39216

(601)981-9299

5790 Landau Drive

Southaven, MS 38671

11-004288DT

Publication Dates:

March 22, 29 and April 5, 2012

00003079 00009048

Delores
Shapiro & Massey
1910 Lakeland Drive
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